



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [PROSPERITY BANCSHARES, INC.](#)

**City/State** [HOUSTON, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [35,576,842](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PROSPERITY BANCSHARES, INC.](#)

[4295 SAN FELIPE](#)

[HOUSTON, TX 77027](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	34,671,317			31,374,187			32,676,209			24,073,560			22,631,698																	
Net income (\$000) .....	133,309			130,848			528,904			332,552			321,812																	
Number of BHCs in peer group .....	133			123			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.94	2.67	69	3.26	2.94	70	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26															
+ Non-interest income .....	0.40	1.13	14	0.45	1.12	16	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15															
- Overhead expense .....	1.38	2.28	7	1.59	2.68	6	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3															
- Provision for credit losses .....	0	-0.12	65	0	0.88	0	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31															
+ Securities gains (losses) .....	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	35	0	0	41															
+ Other tax equivalent adjustments .....	0	0	48	0	0	13	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.96	1.78	62	2.12	0.64	98	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73															
Net operating income .....	1.54	1.36	67	1.67	0.48	98	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73															
Net income .....	1.54	1.35	67	1.67	0.48	98	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73															
Net income (Subchapter S adjusted) .....					1.78		0.78		1.18			1.17			1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.61	3.18	74	4.40	4.09	70	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16															
Interest expense .....	0.24	0.29	48	0.62	0.85	30	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15															
Net interest income (tax equivalent) .....	3.37	2.88	78	3.77	3.24	78	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.18	0.16	63	0.02	0.27	12	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45															
Earnings coverage of net loan and lease losses (X) .....	19.14	25.70	60	206.84	17.23	96	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.57	1.49	65	1.72	1.32	80	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42															
Allowance for loan and lease losses / Total loans and leases .....	1.56	1.47	68	1.71	1.30	80	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.22	0.70	9	0.33	0.63	20	0.29	0.71	13	0.33	0.57	26	0.14	0.61	9															
30–89 days past due loans and leases / Total loans and leases .....	0.23	0.33	46	0.77	0.52	81	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-0.33	-0.51	52	10.69	14.37	38	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26															
Net short-term noncore funding dependence .....	-1.36	-6.88	69	9.47	4.94	68	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54															
Net loans and leases / Total assets .....	54.34	60.99	22	59.21	64.23	24	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	9.68	9.15	70	9.49	9.43	55	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68															
Holding company equity capital / Total assets .....	17.49	10.72	98	18.44	11.64	99	17.99	11.16	97	18.55	12.43	96	17.85	12.22	95															
Total equity capital (including minority interest) / Total assets .....	17.49	10.85	98	18.44	11.80	99	17.99	11.29	97	18.55	12.57	96	17.85	12.27	95															
Common equity tier 1 capital / Total risk-weighted assets .....	14.60	12.57	82	12.27	11.64	71	13.74	12.38	77	12.30	12.17	56	16.32	12.12	88															
Net loans and leases / Equity capital (X) .....	3.11	5.73	6	3.21	5.59	8	3.25	5.58	10	3.14	5.21	11	2.54	5.29	8															
Cash dividends / Net income .....	34.16	23.13	69	33.03	81.34	24	32.86	42.30	37	38.76	33.12	58	32.33	27.31	59															
Cash dividends / Net income (Subchapter S adjusted) .....					14.81		139.66			-0.65			-12.02		17.36															
<b>Growth Rates</b>																														
Assets .....	12.04	16.49	44	41.99	11.31	94	5.86	16.68	19	41.82	9.26	93	0.47	7	15															
Equity capital .....	6.26	9.13	47	42.48	5.70	95	2.68	6.99	29	47.33	10.49	93	5.98	7.89	54															
Net loans and leases .....	2.83	7.22	41	82.03	9.91	96	6.25	9.07	46	82.40	9.10	96	3.49	7.89	31															
Noncore funding .....	-45.53	-25.09	24	110.23	16.35	96	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	0	11.33	11	2.14	12.46	33	0	13.56	10	2.11	13.04	33	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	99.61	102.85	29	101.65	103.91	38	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31															
Cash from ops + noncash items + op expense / Op expense + dividends .....	97.59	98.58	44	214.28	176.81	66	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	233,342	247,879	978,083	622,364	503,837	-5.86	87.40
Income from lease financing receivables.....	13	14	54	57	285	-7.14	225.00
Fully taxable income on loans and leases.....	231,659	246,216	971,403	614,827	495,849	-5.91	88.81
Tax-exempt income on loans and leases.....	1,696	1,677	6,734	7,594	8,273	1.13	-7.12
Estimated tax benefit on income on loans and leases.....	456	448	1,785	2,023	2,198	1.68	-54.34
Income on loans and leases (tax equivalent).....	233,811	248,341	979,922	624,444	506,320	-5.85	86.27
Investment interest income (tax equivalent).....	38,856	48,557	167,762	210,987	223,384	-19.98	-27.27
Interest on balances due from depository institutions.....	350	713	1,202	1,634	1,262	-50.91	321.69
Interest income on other earning assets.....	69	447	614	2,497	2,089	-84.56	-73.36
Total interest income (tax equivalent).....	273,086	298,058	1,149,500	839,562	733,055	-8.38	52.32
Interest on time deposits of \$250K or more .....	2,540	6,692	16,607	11,914	4,555	-62.04	
Interest on time deposits < \$250K.....	3,561	9,238	31,857	25,959	15,426	-61.45	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	11,696	21,217	59,731	74,663	51,071	-44.87	75.35
Interest on other borrowings and trading liabilities.....	160	3,689	5,178	24,781	26,233	-95.66	-78.02
Interest on subordinated debt and mandatory convertible securities .....	0	1,500	5,498	1,000	0	-100.00	
Total interest expense.....	17,957	42,336	118,871	138,317	97,285	-57.58	62.37
Net interest income (tax equivalent).....	255,129	255,722	1,030,629	701,245	635,770	-0.23	51.66
Non-interest income.....	34,641	35,184	133,540	120,972	111,549	-1.54	15.60
Adjusted operating income (tax equivalent) .....	289,770	290,906	1,164,169	822,217	747,319	-0.39	46.21
Overhead expense.....	119,621	124,506	496,400	395,560	324,306	-3.92	49.83
Provision for credit losses.....	0	0	20,000	4,300	16,350		-100.00
Securities gains (losses) .....	0	0	0	0	-13		
Other tax equivalent adjustments .....	0	-1	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	170,149	166,399	647,769	422,357	406,650	2.25	63.05
Applicable income taxes .....	36,205	34,829	116,130	86,656	81,223	3.95	7.85
Tax equivalent adjustments .....	635	722	2,735	3,149	3,615	-12.05	-65.43
Applicable income taxes (tax equivalent).....	36,840	35,551	118,865	89,805	84,838	3.63	4.05
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	133,309	130,848	528,904	332,552	321,812	1.88	93.34
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	133,309	130,848	528,904	332,552	321,812	1.88	93.34
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	133,309	130,848	528,904	332,552	321,812	1.88	93.34
Investment securities income (tax equivalent).....	38,856	48,557	167,762	210,987	223,384	-19.98	-27.27
US Treasury and agency securities (excluding mortgage-backed securities) .....	0	183	262	991	978	-100.00	-100.00
Mortgage-backed securities .....	37,886	46,928	162,429	204,066	214,928	-19.27	-25.10
All other securities .....	970	1,446	5,071	5,930	7,478	-32.90	-62.71
Cash dividends declared.....	45,535	43,223	173,823	128,900	104,053	5.35	117.98
Common .....	45,535	43,223	173,823	128,900	104,053	5.35	117.98
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.15	2.96	63	3.80	3.72	58	3.52	3.27	69	3.49	4	19	3.24	3.87	14
Less: Interest expense .....	0.21	0.27	44	0.54	0.78	26	0.36	0.48	37	0.57	0.98	19	0.43	0.79	15
Equals: Net interest income (tax equivalent) .....	2.94	2.67	69	3.26	2.94	70	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26
Plus: Non-interest income .....	0.40	1.13	14	0.45	1.12	16	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15
Equals: adjusted operating income (tax equivalent) .....	3.34	3.87	24	3.71	4.12	28	3.56	4.04	27	3.42	4.41	12	3.30	4.46	7
Less: Overhead expense .....	1.38	2.28	7	1.59	2.68	6	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3
Less: Provision for credit losses .....	0	-0.12	65	0	0.88	0	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	35	0	0	39
Plus: other tax equivalent adjustments .....	0	0	48	0	0	13	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.96	1.78	62	2.12	0.64	98	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73
Less: Applicable income taxes (tax equivalent) .....	0.43	0.40	63	0.45	0.16	96	0.36	0.23	86	0.37	0.36	51	0.37	0.33	62
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.54	1.36	67	1.67	0.48	98	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.54	1.35	67	1.67	0.48	98	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73
Memo: Net income (last four quarters) .....	1.59	1.07	86	1.45	0.98	86	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73
Net income—BHC and noncontrolling (minority) interest .....	1.54	1.37	67	1.67	0.49	98	1.62	0.83	94	1.38	1.20	70	1.42	1.25	73
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	87.39	93.08	1	86.40	91.24	6	86.91	92.32	3	87.41	91.05	13	87.82	91.48	15
Average interest-bearing funds / Average assets .....	54.76	62.97	17	58.19	66.92	14	55.66	64.06	17	56.67	65.57	15	56.93	65.56	17
Interest income (tax equivalent) / Average earning assets .....	3.61	3.18	74	4.40	4.09	70	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16
Interest expense / Average earning assets .....	0.24	0.29	48	0.62	0.85	30	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15
Net interest income (tax equivalent) / Average earning assets .....	3.37	2.88	78	3.77	3.24	78	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.75	4.05	82	5.38	4.74	87	4.93	4.27	86	5.22	5.09	64	4.99	4.95	59
Interest-bearing bank balances .....	0.10	0.10	60	5.35	1.16	97	0.31	0.27	65	2.63	2.04	80	3.29	1.64	97
Federal funds sold and reverse repos .....	0.05	0.26	44	0.68	1.34	21	0.04	0.68	14	0.20	2.44	12	3.16	2.17	84
Trading assets .....	0.39	0.39	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	1.11	19
Total earning assets .....	3.60	3.15	78	4.39	4.05	71	4.04	3.51	82	3.97	4.36	24	3.67	4.20	17
Investment securities (tax equivalent) .....	1.70	1.84	42	2.30	2.60	24	2.09	2.25	32	2.35	2.76	16	2.31	2.68	22
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.30	1.30	1052	2.31	96	702	1.75	96	5.39	2.32	96	3.28	2.05	93	
Mortgage-backed securities .....	1.52	1.60	48	2.32	2.49	28	2.08	2.05	50	2.39	2.61	19	2.32	2.50	28
All other securities .....	2.68	2.93	46	2.77	3.62	23	2.71	3.24	30	2.72	4.06	12	2.71	4.20	12
Interest-bearing deposits .....	0.27	0.26	60	0.70	0.90	32	0.45	0.53	46	0.65	1.10	17	0.47	0.81	19
Time deposits of \$250K or more .....	0.76	0.82	47	1.83	1.83	46	1.22	1.42	28	1.56	1.96	21	0.85	1.44	12
Time deposits < \$250K .....	0.84	0.78	59	1.92	1.69	66	1.73	1.36	83	1.63	1.82	36	0.98	1.29	25
Other domestic deposits .....	0.30	0.17	80	0.65	0.71	47	0.43	0.36	71	0.74	0.93	38	0.54	0.67	43
Foreign deposits .....	0.13	0.13	0	0.79	0	0	0.42	0	0	1.19	0	0	0.97	0.97	0
Federal funds purchased and repos .....	0.17	0.18	67	0.83	1.14	33	0.44	0.62	46	1.10	1.86	30	0.66	1.51	26
Other borrowed funds and trading liabilities .....	1.38	1.38	1.32	1.90	19	0.92	1.50	23	2.20	2.38	38	2.04	2.28	35	
All interest-bearing funds .....	0.38	0.42	51	0.93	1.15	30	0.65	0.74	47	1.01	1.49	23	0.76	1.19	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		34,641		35,184		133,540		120,972		111,549		
Fiduciary activities income .....		2,837		2,662		9,598		10,227		10,178		
Service charges on deposit accounts - domestic .....		12,638		15,311		53,689		53,691		52,157		
Trading revenue.....		0		-825		-2,715		0		0		
Investment banking fees and commissions.....		711		650		2,504		2,361		2,617		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		0		0		0		0		0		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		3,837		1,930		6,175		3,227		2,218		
Other non-interest income.....		14,618		15,456		64,289		51,466		44,379		
Total overhead expenses .....		119,621		124,506		496,400		395,560		324,306		
Personnel expense.....		80,037		76,661		309,268		226,348		207,517		
Net occupancy expense.....		14,428		16,478		61,585		44,904		41,659		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,930		3,363		13,169		6,537		5,959		
Other operating expenses.....		22,226		28,004		112,378		117,771		69,171		
Fee income on mutual funds and annuities.....		711		650		2,504		2,361		2,617		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		3,788		3,782		3,756		3,901		3,036		
Average personnel expense per employee.....		21.13		20.27		82.34		58.02		68.35		
Average assets per employee.....		9,152.93		8,295.66		8,699.74		6,171.13		7,454.45		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		2.05		2.10		56		1.85		2.64		46
Overhead expenses / Net Interest Income + non-interest income .....		41.37		59.31		7		42.91		63.90		5
<b>Percent of Average Assets</b>												
Total overhead expense .....		1.38		2.28		7		1.59		2.68		6
Personnel expense.....		0.92		1.28		17		0.98		1.36		15
Net occupancy expense.....		0.17		0.24		17		0.21		0.27		20
Other operating expenses.....		0.29		0.73		2		0.40		0.98		4
Overhead less non-interest income .....		0.98		1.10		37		1.14		1.47		25
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		41.28		58.69		7		42.80		63.38		4
Personnel expense.....		27.62		33.28		21		26.35		33.17		16
Net occupancy expense.....		4.98		6.42		28		5.66		6.75		29
Other operating expenses.....		8.68		18.45		1		10.78		22.88		0
Total non-interest income .....		11.95		28.42		12		12.09		26.40		14
Fiduciary activities income .....		0.98		2.15		39		0.92		2.03		40
Service charges on domestic deposit accounts .....		4.36		3.21		74		5.26		3.92		69
Trading revenue.....		0		0.97		24		-0.28		1.58		12
Investment banking fees and commissions.....		0.25		2.51		20		0.22		2.81		18
Insurance activities revenue.....		0		0.38		11		0		0.40		14
Venture capital revenue.....		0		0.02		45		0		-0.01		50
Net servicing fees .....		0		0.99		14		0		-0.41		39
Net securitization income .....		0		0.01		45		0		0.01		47
Net gain (loss) - sales of loans, OREO, and other assets .....		1.32		3.74		38		0.66		1.88		40
Other non-interest income.....		5.04		8.65		31		5.31		9.85		29
Overhead less non-interest income .....		29.33		29.66		42		30.70		36.23		33
Applicable income taxes / Pretax net operating income (tax equivalent).....		21.28		21.04		48		20.93		17.54		64
Applicable income tax + TE / Pretax net operating income + TE .....		21.65		22.74		34		21.36		22.86		37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2021

**Assets**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	13,155,826	13,603,748	13,204,193	13,503,422	8,413,128	-3.29	75.00	
Commercial and industrial loans .....	3,381,024	2,808,458	3,255,133	2,778,856	1,207,975	20.39	134.40	
Loans to individuals .....	120,192	157,156	131,058	164,172	118,214	-23.52	-12.73	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	170,501	167,923	170,421	185,297	184,128	1.54	-10.35	
Other loans and leases .....	2,811,343	2,389,911	3,486,139	2,213,598	446,868	17.63	666.96	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	19,638,886	19,127,196	20,246,944	18,845,345	10,370,313	2.68	103.42	
Less: Allowance for loan and lease losses .....	307,210	327,206	316,068	87,469	86,440	-6.11	266.98	
Net loans and leases .....	19,331,676	18,799,990	19,930,876	18,757,876	10,283,873	2.83	101.99	
Debt securities that reprice or mature in over 1 year .....	9,930,633	8,063,127	8,375,554	8,315,203	9,220,081	23.16	7.07	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Subtotal .....	29,262,309	26,863,117	28,306,430	27,073,079	19,503,954	8.93	55.17	
Interest-bearing bank balances .....	1,656,338	66,191	1,012,828	40,506	26,457	2402.36	1760.84	
Federal funds sold and reverse repos .....	8,986	676	553	519	552	1229.29	548.34	
Debt securities that reprice or mature within 1 year .....	157,369	232,368	167,266	254,852	188,885	-32.28	-2.27	
Trading assets .....	0	1,417	0	309	36	-100.00	-100.00	
Total earning assets .....	31,085,002	27,163,769	29,487,077	27,369,265	19,719,884	14.44	62.66	
Non-interest-bearing cash and due from depository institutions .....	291,961	316,087	331,454	534,590	385,538	-7.63	18.34	
Premises, fixed assets, and leases .....	380,260	380,023	378,698	379,626	255,660	0.06	37.49	
Other real estate owned .....	462	5,452	10,593	6,935	1,805	-91.53	-97.23	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		-100.00	
Intangible and other assets .....	3,819,157	3,888,452	3,873,346	3,904,921	2,337,949	-1.78	58.04	
Total assets .....	35,576,842	31,753,783	34,081,168	32,195,337	22,700,836	12.04	61.22	
Quarterly average assets .....	34,671,317	31,374,187	33,761,760	28,990,935	22,693,584	10.51	55.72	
Average loans and leases (YTD) .....	19,681,993	18,451,330	19,859,428	11,959,562	10,140,538	6.67	102.90	
<b>Memoranda</b>								
Loans held-for-sale .....	20,991	65,035	46,777	80,959	29,367	-67.72	-11.50	
Loans not held-for-sale .....	19,617,895	19,062,161	20,200,167	18,764,386	10,340,946	2.92	103.70	
Real estate loans secured by 1–4 family .....	4,864,714	4,509,141	4,757,538	4,387,412	2,706,909	7.89	82.66	
Commercial real estate loans .....	7,889,830	8,627,235	8,035,724	8,620,452	5,160,846	-8.55	79.18	
Construction and land development .....	2,031,355	2,051,022	1,956,961	2,064,167	1,622,289	-0.96	73.10	
Multifamily .....	941,475	1,433,896	1,156,721	1,396,071	182,513	-34.34	424.99	
Nonfarm nonresidential .....	4,917,000	5,142,317	4,922,042	5,160,214	3,356,044	-4.38	61.19	
Real estate loans secured by farmland .....	401,282	467,372	410,931	495,558	545,373	-14.14	-11.05	
Total investment securities .....	10,088,002	8,295,495	8,542,820	8,570,055	9,408,966	21.61	6.77	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	0	6,959	0	13,933	25,778	-100.00	-100.00	
Municipal securities .....	144,516	209,049	166,175	238,817	254,364	-30.87	-66.48	
Mortgage-backed securities .....	9,943,486	8,079,487	8,376,645	8,317,305	9,128,824	23.07	10.97	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	0	0	0	0	0		-100.00	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Available-for-sale securities .....	638,355	315,255	651,514	287,663	84,155	102.49	562.54	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0		-100.00	
Municipal securities .....	0	305	0	470	1,166	-100.00	-100.00	
Mortgage-backed securities .....	638,355	314,950	651,514	287,193	82,989	102.68	700.04	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	79,954	156,133	147,837	21,459	-243,575	-48.79	-24.25	
Available-for-sale securities appreciation (depreciation) .....	970	-3,421	974	762	392		-70.48	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	6,931,073	5,869,295	6,108,033	5,932,144	5,340,238	18.09	13.95	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	9,870,154	7,514,455	9,191,038	7,799,411	5,682,487	31.35	92.46
NOW, ATS and transaction accounts .....	4,508,799	4,535,232	4,353,348	5,059,273	2,692,177	-0.58	51.07
Time deposits less brokered deposits < \$250K .....	1,634,793	1,874,557	1,721,238	1,895,047	1,511,155	-12.79	
MMDA and other savings accounts .....	11,448,178	8,516,775	10,789,663	7,911,326	6,818,850	34.42	58.37
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	27,461,924	22,441,019	26,055,287	22,665,057	16,704,669	22.37	67.88
Time deposits of \$250K or more .....	1,340,805	1,405,899	1,324,566	1,518,123	568,261	-4.63	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	377,106	344,694	389,583	377,294	284,720	9.40	23.96
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	1,342,710	8,320	1,307,695	1,030,097	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	0	49,847	48,195	50,518	1,029	-100.00	-100.00
Brokered deposits < \$250K .....	8,877	27,032	18,730	44,259	0	-67.16	
Noncore funding .....	1,726,788	3,170,182	1,789,394	3,297,889	1,884,107	-45.53	-14.51
Trading liabilities .....	0	1,483	0	83	36	-100.00	-100.00
Subordinated notes and debentures + trust preferred securities .....	0	125,585	0	125,804	0	-100.00	-100.00
Other liabilities .....	166,284	159,940	105,818	135,669	59,200	3.97	-8.72
Total liabilities .....	29,354,996	25,898,209	27,950,499	26,224,502	18,648,012	13.35	58.09
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	92,929	92,651	92,571	94,746	69,847	0.30	33.56
Common surplus .....	3,637,189	3,629,893	3,634,140	3,734,519	2,045,351	0.20	79.63
Retained earnings .....	2,490,962	2,135,733	2,403,189	2,140,968	1,937,316	16.63	77.53
Accumulated other comprehensive income .....	766	-2,703	769	602	310		-64.14
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	6,221,846	5,855,574	6,130,669	5,970,835	4,052,824	6.26	77.81
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	6,221,846	5,855,574	6,130,669	5,970,835	4,052,824	6.26	77.81
Total liabilities and capital .....	35,576,842	31,753,783	34,081,168	32,195,337	22,700,836	12.04	61.22
<b>Memoranda</b>							
Non-interest-bearing deposits .....	9,870,154	7,514,455	9,191,038	7,799,411	5,682,487	31.35	92.46
Interest-bearing deposits .....	18,941,452	16,359,495	18,207,545	16,428,028	11,590,443	15.78	48.45
Total deposits .....	28,811,606	23,873,950	27,398,583	24,227,439	17,272,930	20.68	61.07
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	6,130,669	5,970,835	5,970,835	4,052,824	3,824,154		
Accounting restatements .....	0	-105,181	-105,181	0	0		
Net income .....	133,309	130,848	528,904	332,552	321,812		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	-110,061	-115,160	-94,484	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	12,217	12,217	1,797,944	0		
Less: Dividends declared .....	45,535	43,223	173,823	128,900	104,053		
Change in other comprehensive income .....	-3	-3,305	167	293	423		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	3,406	3,444	12,710	10,606	10,488		
Holding company equity capital, ending balance .....	6,221,846	5,855,574	6,130,669	5,970,835	4,052,824		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	36.98	36.10	48	42.84	38.37	51	38.74	36.22	48	41.94	37.78	48	37.06	37.19	45
Commercial and industrial loans .....	9.50	13.88	27	8.84	12.73	34	9.55	13.52	27	8.63	12.02	33	5.32	12.85	17
Loans to individuals .....	0.34	3.42	22	0.49	3.84	25	0.38	3.40	24	0.51	4.20	24	0.52	4.31	25
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.48	0.19	83	0.53	0.20	83	0.50	0.19	82	0.58	0.24	82	0.81	0.30	83
Other loans and leases.....	7.90	4.29	79	7.53	4.96	72	10.23	4.63	86	6.88	5.01	68	1.97	5	26
Net loans and leases.....	54.34	60.99	22	59.21	64.23	24	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15
Debt securities over 1 year.....	27.91	16.70	90	25.39	14.63	91	24.58	15.55	87	25.83	14.60	90	40.62	14.63	98
Mutual funds and equity securities .....	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	82.25	78.43	61	84.60	80.12	60	83.06	78.16	65	84.09	79.65	53	85.92	79.97	60
Interest-bearing bank balances .....	4.66	9.08	26	0.21	4.14	2	2.97	7.51	20	0.13	3.06	0	0.12	3.04	0
Federal funds sold and reverse repos .....	0.03	0.50	67	0	0.78	60	0	0.82	58	0	1.57	57	0	1.66	53
Debt securities 1 year or less .....	0.44	1.59	23	0.73	1.72	38	0.49	1.68	23	0.79	1.91	39	0.83	1.96	39
Trading assets .....	0	0.56	19	0	1.27	31	0	1.01	17	0	1.19	30	0	1.33	31
Total earning assets.....	87.37	91.48	8	85.54	89.78	10	86.52	91.05	7	85.01	89.53	10	86.87	89.74	21
Non-interest cash and due from depository institutions.....	0.82	1	38	1	1.12	38	0.97	1.07	40	1.66	1.14	85	1.70	1.21	79
Other real estate owned.....	0	0.02	20	0.02	0.03	47	0.03	0.02	72	0.02	0.03	53	0.01	0.04	26
All other assets.....	11.81	7.44	93	13.46	9.05	91	12.51	7.82	92	13.33	9.27	88	11.43	8.98	74
<b>Memoranda</b>															
Short-term investments .....	5.12	11.92	16	0.94	7.73	3	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5
U.S. Treasury securities.....	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	0	0.73	11	0.02	0.51	30	0	0.63	11	0.04	0.54	34	0.11	0.69	39
Municipal securities .....	0.41	1.77	33	0.66	1.44	45	0.49	1.69	37	0.74	1.34	51	1.12	1.62	50
Mortgage-backed securities .....	27.95	12.38	97	25.44	11.43	95	24.58	11.75	93	25.83	11.44	95	40.21	11.13	98
Asset-backed securities .....	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0	0.46	8	0	0.39	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.06	0.46	27	0.20	0.40	50	0.14	0.52	34	0.25	0.39	53	0.13	0.30	46
Loans held for investment .....	55.14	61.15	25	60.03	64.43	25	59.27	61.72	35	58.28	63.50	26	45.55	63.93	15
Real estate loans secured by 1–4 family .....	13.67	11.69	61	14.20	13.18	56	13.96	11.91	60	13.63	13.29	53	11.92	13.46	42
Revolving .....	0.39	1.51	26	0.50	2.02	26	0.44	1.66	27	0.43	2.07	26	0.33	2.27	20
Closed-end, secured by first liens .....	13.06	9.76	70	13.28	10.62	68	13.25	9.81	68	12.76	10.69	65	11.40	10.57	54
Closed-end, secured by junior liens .....	0.22	0.21	69	0.43	0.28	76	0.27	0.22	73	0.43	0.28	76	0.19	0.31	47
Commercial real estate loans .....	22.18	22.27	49	27.17	23.11	53	23.58	22.22	48	26.78	22.23	54	22.73	21.58	51
Construction and land development .....	5.71	3.32	81	6.46	3.46	79	5.74	3.40	79	6.41	3.44	80	7.15	3.51	82
Multifamily .....	2.65	3.21	55	4.52	3.23	71	3.39	3.12	64	4.34	3.01	75	0.80	2.72	26
Nonfarm nonresidential .....	13.82	14.77	44	16.19	15.32	52	14.44	14.72	46	16.03	14.69	55	14.78	14.44	48
Real estate loans secured by farmland.....	1.13	0.33	84	1.47	0.35	85	1.21	0.33	85	1.54	0.36	86	2.40	0.41	94

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	66.99	57.91	63	71.12	57.83	68	65.22	57.15	60	71.65	57.46	68	81.13	56.49	90
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	66.99	57.91	63	71.12	57.83	68	65.22	57.15	60	71.65	57.46	68	81.13	56.49	90
Real estate loans secured by 1–4 family.....	24.77	19.43	66	23.57	20.44	60	23.50	19.43	62	23.28	20.75	58	26.10	21.10	66
Revolving .....	0.70	2.45	24	0.82	3.09	25	0.73	2.64	24	0.74	3.15	25	0.73	3.50	21
Closed-end.....	24.07	16.76	78	22.75	17.13	72	22.76	16.59	74	22.55	17.39	72	25.37	17.39	78
Commercial real estate loans .....	40.17	35.36	56	45.10	34.31	63	39.69	34.63	56	45.74	33.52	67	49.77	32.14	83
Construction and land development.....	10.34	5.29	83	10.72	5.12	86	9.67	5.26	79	10.95	5.09	87	15.64	5.20	98
1–4 family.....	3.04	1.05	90	3.62	0.98	94	2.89	0.93	89	3.43	0.94	93	4.26	1.02	98
Other.....	7.31	4.21	80	7.10	4	81	6.77	4.19	78	7.53	4.02	82	11.39	4.05	96
Multifamily.....	4.79	5.08	56	7.50	4.90	75	5.71	4.96	65	7.41	4.69	78	1.76	4.10	30
Nonfarm nonresidential .....	25.04	23.47	49	26.88	22.69	58	24.31	22.93	48	27.38	22.15	61	32.36	21.40	73
Owner-occupied.....	9.01	7.93	58	9.78	7.70	62	8.73	7.68	58	10.11	7.72	64	14.70	8.03	86
Other.....	16.03	15.25	53	17.11	14.76	58	15.58	14.95	52	17.27	14.34	61	17.66	13.38	63
Real estate loans secured by farmland.....	2.04	0.56	85	2.44	0.53	87	2.03	0.54	85	2.63	0.55	88	5.26	0.63	96
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	17.22	23.16	29	14.68	20.31	34	16.08	22.17	26	14.75	19.53	37	11.65	20.32	21
Loans to individuals .....	0.61	6.02	22	0.82	6.48	24	0.65	6.13	23	0.87	7.13	22	1.14	7.36	26
Credit card loans .....	0.07	0.50	59	0.07	0.71	58	0.07	0.65	59	0.08	0.81	55	0.14	1.02	55
Agricultural loans.....	0.87	0.33	85	0.88	0.31	83	0.84	0.32	84	0.98	0.37	82	1.78	0.46	89
Other loans and leases.....	14.32	8.05	77	12.49	9.38	69	17.22	9.09	79	11.75	9.85	66	4.31	9.66	36
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	405.96	382.51	51	469.72	401.07	56	418.39	381.27	49	488.27	391.26	65	380.46	379.80	48
Real estate loans secured by 1–4 family.....	150.11	124.29	64	155.70	138.65	60	150.75	125.03	62	158.64	138.18	61	122.41	137.84	44
Revolving .....	4.23	16.14	25	5.44	21.22	26	4.71	17.42	26	5.01	21.26	25	3.42	23.33	20
Closed-end.....	145.88	106.79	72	150.26	115.78	69	146.04	106.14	71	153.63	115.20	73	118.99	112.79	55
Commercial real estate loans .....	243.46	237.40	48	297.89	240.54	56	254.62	234.65	50	311.71	229.44	65	233.38	219.72	50
Construction and land development.....	62.68	35.26	81	70.82	35.93	81	62.01	35.62	78	74.64	34.95	84	73.36	35.36	84
1–4 family.....	18.41	6.84	87	23.91	6.92	91	18.55	6.34	88	23.35	6.61	90	19.96	7.04	87
Other.....	44.27	28.01	73	46.91	27.85	78	43.46	28.16	72	51.29	27.32	83	53.40	27.26	84
Multifamily.....	29.05	34.02	56	49.51	33.54	78	36.65	32.74	67	50.48	31.04	82	8.25	27.85	25
Nonfarm nonresidential .....	151.73	157.71	47	177.56	159.79	53	155.96	155.06	50	186.59	152.10	58	151.77	147.22	51
Owner-occupied.....	54.59	52.99	54	64.57	54.16	60	55.99	52.37	55	68.89	53.07	66	68.93	54.89	65
Other.....	97.14	102.29	48	112.99	103.49	56	99.97	100.54	50	117.69	97.41	61	82.84	91.80	49
Real estate loans secured by farmland.....	12.38	3.50	84	16.14	3.48	89	13.02	3.44	86	17.92	3.60	89	24.66	4.02	94
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	104.33	145.22	32	96.97	132.09	39	103.14	139.91	32	100.48	122.02	42	54.63	128.82	17
Loans to individuals .....	3.71	35.91	23	5.43	40.80	26	4.15	37.47	24	5.94	43.51	25	5.35	42.67	24
Credit card loans .....	0.42	2.59	60	0.46	3.94	58	0.44	3.30	59	0.52	4.34	56	0.64	5.31	54
Agricultural loans.....	5.26	1.94	84	5.80	1.90	84	5.40	1.88	82	6.70	2.18	83	8.33	2.72	83
Other loans and leases.....	86.75	47.52	78	82.52	54.71	71	110.46	49.54	83	80.04	52.44	74	20.21	51.79	25
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	32.09	27.81	59	35.88	27.16	70	31.82	27.32	56	36.14	26.45	73	35.70	24.79	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	194.47	185.94	52	236.99	188.67	64	204.16	183.76	53	246.28	178.57	68	167.43	167.93	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	249.06	243.39	47	301.56	248.20	54	260.14	240.85	50	315.17	236.10	66	236.36	225.98	50

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	5.12	11.92	16	0.94	7.73	3	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5
Liquid assets .....	33.45	27.16	69	26.68	22.73	74	28.52	26.22	61	27.67	22.44	74	42.14	22.72	85
Investment securities .....	28.36	18.78	85	26.12	16.91	84	25.07	17.85	79	26.62	16.99	86	41.45	17.27	98
Net loans and leases .....	54.34	60.99	22	59.21	64.23	24	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15
Net loans, leases and standby letters of credit .....	54.63	61.79	20	59.57	65.22	22	58.79	62.48	32	58.66	64.84	24	45.59	65.07	14
Core deposits .....	77.19	73.69	52	70.67	64.18	58	76.45	70.67	56	70.40	63.09	58	73.59	62.13	73
Noncore funding .....	4.85	11.95	23	9.98	19.78	20	5.25	14.13	20	10.24	19.36	27	8.30	21.34	12
Time deposits of \$250K or more .....	3.77	1.96	85	4.43	2.95	76	3.89	2.11	82	4.72	2.94	80	2.50	2.89	47
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	1.06	1.22	60	1.09	1.77	50	1.14	1.47	58	1.17	1.94	54	1.25	1.97	53
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.03	0.60	69	1.08	0.97	59	1.14	0.54	70	1.17	0.48	68	1.25	0.54	68
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	1.11	10	4.23	3.69	66	0.02	1.24	24	4.06	3.01	64	4.54	3.67	63
Earning assets that reprice within 1 year .....	22.92	38.67	14	21.46	39.59	9	25.37	39.38	17	23.24	39.29	11	15.60	40.29	4
Interest-bearing liabilities that reprice within 1 year .....	6.57	7.73	57	8.19	10.23	44	7.11	8.20	57	8.26	10.19	42	7.19	10.01	39
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	16.35	29.49	21	13.27	27.26	16	18.26	29.11	27	14.98	26.63	19	8.41	27.38	10
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-0.33	-0.51	52	10.69	14.37	38	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26
Net short-term noncore funding dependence .....	-1.36	-6.88	69	9.47	4.94	68	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54
Short-term investment / Short-term noncore funding .....	127.94	246.74	35	10.52	77.70	6	80.27	184.19	26	10.15	77.77	10	12.17	66.46	15
Liquid assets - short-term noncore funding / Nonliquid assets .....	44.25	30.67	73	24.16	16.50	74	33.87	28.18	64	25.73	16.97	76	59.34	16.04	88
Net loans and leases / Total deposits .....	67.10	76.22	24	78.75	88.34	26	72.74	79.43	30	77.42	90.31	20	59.54	90.08	6
Net loans and leases / Core deposits .....	70.39	83.77	21	83.78	101.46	20	76.49	88.34	27	82.76	103.93	16	61.56	105	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	2.63	0.62	90	5.84	1.57	92	5.02	1.57	93	0.80	0.72	65	-11.46	-0.82	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.03	1.31	23	-0.13	3.85	4	0.03	4.31	1	0.03	1.36	13	0.02	-1.98	94
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			-0.04			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	93.67	12.84	99	96.20	12.92	99	92.37	11.38	99	96.64	12.67	99	99.11	16.19	99
Available-for-sale securities .....	6.33	85.49	0	3.80	85.17	0	7.63	87.23	0	3.36	85.40	0	0.89	81.88	0
U.S. Treasury securities .....	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	0	4.35	11	0.08	3.36	28	0	4.01	10	0.16	3.49	29	0.27	4.02	27
Municipal securities .....	1.43	9.71	29	2.52	8.69	37	1.95	9.83	34	2.79	7.75	40	2.70	9.16	37
Mortgage-backed securities .....	98.57	66.67	98	97.40	68.40	94	98.05	66.64	97	97.05	67.43	96	97.02	65.45	95
Asset-backed securities .....	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	0	3.05	8	0	2.67	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities .....	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	1.56	9.29	17	2.80	10.98	20	1.96	10.55	16	2.97	11.86	20	2.01	11.91	16
Debt securities 1 to 5 years .....	4.52	16.09	26	3.59	17.72	22	5.19	17.03	28	3.90	17.94	23	3.71	19.18	22
Debt securities over 5 years .....	93.92	72.48	89	93.61	67.50	92	92.85	69.86	89	93.12	66.02	90	94.28	64.73	93
Pledged securities .....	68.71	33.48	90	70.75	36.65	88	71.50	35.67	90	69.22	30.57	93	56.76	33.30	79
Structured notes, fair value .....	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	509.12	156.41	91	40.20	53.90	59	299.03	183.32	75	37.05	26.69	68	-25.87	6.77	12
Investment securities .....	21.61	31.91	49	-9.22	9.51	9	-0.32	23.62	17	-8.92	11.75	8	-2.72	9.42	21
Core deposits .....	22.37	29.18	30	34.67	12	91	14.96	26.88	15	35.68	11.23	90	-3.10	7.29	7
Noncore funding .....	-45.53	-25.09	24	110.23	16.35	96	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			5,109,986	5,038,004	2,494,850
Commit: Secured commercial real estate loans .....	1,823,222	2,040,101	1,918,110	1,981,388	1,393,153
Commit: Unsecured real estate loans .....	34,298	45,470	37,663	61,046	25,218
Credit card lines (reported semiannually, June/Dec) .....	0		43,622	44,619	44,885
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	103,880	116,742	104,126	127,927	66,343
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	22,758	78,851	43,998	46,343	4,810
Written options contracts (interest rate) .....	73,258	62,966	56,707	18,150	10,033
Purchased options contracts (interest rate) .....	25,000	500	0	875	0
Interest rate swaps .....	498,866	460,520	449,368	460,939	13,123
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					14.99	22.01	23	15.65	23.52	23	10.99	24.05	10		
Standby letters of credit .....	0.29	0.67	28	0.37	0.78	34	0.31	0.71	30	0.40	0.84	36	0.29	0.92	25
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	1.74	42.67	10	1.90	54.47	8	1.61	48.62	6	1.63	68.47	11	0.12	65.81	2
Interest rate contracts .....	1.74	30.32	10	1.90	40.32	9	1.61	34.36	7	1.63	47.31	11	0.12	43.84	3
Interest rate futures and forward contracts .....	0.06	4.59	34	0.25	11.14	37	0.13	6.21	32	0.14	10.67	31	0.02	11.40	29
Written options contracts (interest rate) .....	0.21	2	31	0.20	2.54	27	0.17	2.18	27	0.06	2.47	23	0.04	2.16	25
Purchased options contracts (interest rate) .....	0.07	1.45	49	0	1.56	45	0	1.46	22	0	2.65	45	0	2.32	23
Interest rate swaps .....	1.40	20.33	15	1.45	23.70	13	1.32	20.83	13	1.43	28.86	12	0.06	26.74	5
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					25.73	42.82	33	42.13	45.53	65	24.60	44.93	26		

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	619,882	602,837	550,073	526,307	27,966
Interest rate contracts .....	619,882	602,837	550,073	526,307	27,966
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	22,758	78,851	43,998	46,343	4,810
Written options .....	73,258	62,966	56,707	18,150	10,033
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	73,258	62,966	56,707	18,150	10,033
Purchased options .....	25,000	500	0	875	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	25,000	500	0	875	0
Swaps .....	498,866	460,520	449,368	460,939	13,123
Held for trading .....	71,016	141,317	100,705	63,617	13,123
Interest rate contracts .....	71,016	141,317	100,705	63,617	13,123
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	548,866	461,520	449,368	462,690	14,843
Interest rate contracts .....	548,866	461,520	449,368	462,690	14,843
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	546,624	539,871	493,366	508,157	17,933
One year or less .....	22,758	89,078	43,998	56,945	4,810
Over 1 year to 5 years .....	458,769	374,803	383,998	374,974	13,123
Over 5 years .....	65,097	75,990	65,370	76,238	0
Gross negative fair value (absolute value) .....	9,188	15,656	11,913	5,153	37
Gross positive fair value .....	9,188	15,590	11,913	5,379	37
Held for trading .....	1	1,417	1	309	36
Non-traded .....	9,187	14,173	11,912	5,070	1
Current credit exposure on risk-based capital derivative contracts .....	8,881	14,173	11,912	5,115	36
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	3.67	12.82	41	13.08	13.53	62	8	14.05	52	8.81	13.49	57	17.20	12.78	68
Written options .....	11.82	8.11	72	10.44	7.86	73	10.31	8.18	70	3.45	5.91	48	35.88	6.60	94
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	11.82	7.80	72	10.44	7.35	74	10.31	7.73	72	3.45	5.10	50	35.88	5.49	94
Purchased options .....	4.03	3.58	65	0.08	3.47	40	0	3.42	19	0.17	4.42	41	0	4.19	18
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	4.03	3.15	68	0.08	2.77	43	0	2.86	21	0.17	3.35	44	0	3.20	20
Swaps .....	80.48	69.64	53	76.39	69.06	47	81.69	68.76	55	87.58	69.75	63	46.92	70.34	19
Held for trading .....	11.46	42.14	41	23.44	45.49	39	18.31	43.53	40	12.09	44.16	40	46.92	46.31	47
Interest rate contracts .....	11.46	36.29	43	23.44	38.85	42	18.31	36.62	42	12.09	37.24	41	46.92	38.40	53
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	88.54	57.86	58	76.56	54.51	60	81.69	56.47	59	87.91	55.84	59	53.08	53.69	52
Interest rate contracts .....	88.54	54.11	64	76.56	52.13	65	81.69	53.82	64	87.91	52.22	66	53.08	50.60	53
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	88.18	90.92	28	89.56	91.11	31	89.69	91.48	30	96.55	93.86	45	64.12	94.47	10
One year or less .....	3.67	26.80	21	14.78	31.34	39	8	32.05	32	10.82	32.17	36	17.20	32.51	44
Over 1 year to 5 years .....	74.01	28.69	98	62.17	27.94	95	69.81	27.06	96	71.25	30.45	92	46.92	31.16	76
Over 5 years .....	10.50	30.03	27	12.61	31.18	30	11.88	29.56	29	14.49	28.09	34	0	28.71	5
Gross negative fair value (absolute value) .....	1.48	1.21	64	2.60	1.98	65	2.17	1.55	69	0.98	0.83	57	0.13	0.72	8
Gross positive fair value .....	1.48	1.70	38	2.59	2.69	49	2.17	2.23	53	1.02	1.19	45	0.13	0.85	5
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	18	0.01	0.11	15	0	0.07	17	0	0.06	16	0	0.06	5
Gross positive fair value (X) .....	0	0.07	13	0.01	0.13	16	0	0.09	12	0	0.07	15	0	0.06	1
Held for trading (X) .....	0	0.05	42	0	0.10	38	0	0.07	39	0	0.06	38	0	0.05	38
Non-traded (X) .....	0	0.01	32	0.01	0.02	43	0	0.02	38	0	0.01	45	0	0.01	5
Current credit exposure (X) .....	0	0.05	21	0.01	0.09	22	0	0.06	22	0	0.05	20	0	0.04	9
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.04	0.61	21	0.07	1.16	23	0.06	0.85	22	0.02	0.73	20	0	0.53	9

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	316,068	87,469	87,469	86,440	84,041
Gross losses .....	9,370	1,987	35,570	7,856	17,773
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	512	1,186	3,631	4,585	3,822
Net losses .....	8,858	801	31,939	3,271	13,951
Provision for loan and lease losses .....	0	0	20,000	4,300	16,350
Adjustments .....	0	240,538	240,538	0	0
Ending balance .....	307,210	327,206	316,068	87,469	86,440
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0	-0.11	64	0	0.87	0	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31
Provision for loan and lease losses / Average loans and leases .....	0	-0.20	64	0	1.41	0	0.10	0.82	3	0.04	0.24	12	0.16	0.24	46
Provision for loan and lease losses / Net loan and lease losses .....	0	-168.35	57	0	730.69	7	62.62	487.86	3	131.46	130.58	63	117.20	134.68	57
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.57	1.49	65	1.72	1.32	80	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases .....	1.56	1.47	68	1.71	1.30	80	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44
Allowance for loan and lease losses / Net loans and leases losses (X) .....	8.67	18.09	47	102.12	10.10	97	9.90	11.58	61	26.74	8.03	90	6.20	7.54	57
Allowance for loan and lease losses / Nonaccrual assets .....	714.03	291.29	91	562.27	310.68	86	669.85	299.17	91	158.33	218.72	48	657.49	214.03	92
ALLL / 90+ days past due + nonaccrual loans and leases .....	708.87	246.27	94	532.48	221.69	91	646.57	244.34	93	157.08	151.73	64	503.99	160.51	92
Gross loan and lease losses / Average loans and leases .....	0.19	0.24	51	0.04	0.34	10	0.18	0.34	38	0.07	0.28	17	0.18	0.30	39
Recoveries / Average loans and leases .....	0.01	0.08	11	0.03	0.07	23	0.02	0.07	15	0.04	0.08	34	0.04	0.09	26
Net losses / Average loans and leases .....	0.18	0.16	63	0.02	0.27	12	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	1.44	7.39	9	15.10	8.09	83	46.22	33.98	75	25.80	36.22	39	20.19	41.30	17
Earnings coverage of net loan and lease losses (X) .....	19.14	25.70	60	206.84	17.23	96	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.20	0.03	89	0	0.01	30	0.03	0.04	54	-0.01	0.01	24	0.02	0.02	64
Real estate loans secured by 1–4 family .....	0	-0.01	68	0	0.01	48	0.05	0.01	84	0	0.01	44	0.02	0.01	56
Revolving .....	0	-0.03	61	0	0	49	1.61	0.01	97	0	0.02	43	0	0.03	37
Closed-end .....	0	-0.01	74	0	0.01	48	0	0	36	0	0	48	0.02	0.01	66
Commercial real estate loans .....	0.33	0.05	90	0	0.01	25	0.02	0.07	40	0	0.01	51	0.03	0.01	71
Construction and land development .....	0	0	57	0	-0.01	50	0.02	0	77	0	-0.01	73	0.01	-0.03	82
1–4 family .....	0	0	58	0	0	60	0.01	0	90	0	0	83	0.01	-0.01	93
Other .....	0	0	57	0	-0.01	43	0.01	0	74	0	-0.01	45	0	-0.02	81
Multifamily .....	0	0	54	0	0	61	0	0	58	0	0	56	0.81	0	99
Nonfarm nonresidential .....	0.54	0.07	92	-0.01	0.02	19	0.02	0.11	38	0	0.02	52	0	0.02	42
Owner-occupied .....	0	0.01	50	-0.01	0.01	10	0	0.02	9	0	0.01	67	0	0.01	47
Other .....	0.54	0.06	93	0	0.01	35	0.03	0.08	48	0	0.01	28	0	0.01	32
Real estate loans secured by farmland .....	0	0	18	-0.02	0.01	8	-0.01	0.02	11	-0.26	0.01	3	-0.03	0	13
Commercial and industrial loans .....	0.19	0.20	59	0	0.48	8	0.59	0.47	68	0.02	0.37	8	0.74	0.31	85
Loans to individuals .....	0.39	1.06	26	0.14	1.43	4	0.31	1.13	20	0.01	1.17	3	0.34	1.16	22
Credit card loans .....	-0.06	2.41	1	0.63	3.52	18	1.31	2.92	22	0.53	3.11	13	1.14	2.92	16
Agricultural loans .....	0	0.02	50	0.07	0.11	79	0.02	0.19	59	0.17	0.08	81	0	0.15	38
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.07	0.09	69	0.14	0.15	67	0.24	0.15	73	0.15	0.15	66	0.60	0.14	89

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		44,945		147,388		54,687		80,446		34,274					
90+ days past due loans and leases .....		313		3,255		1,699		441		4,004					
Nonaccrual loans and leases.....		43,025		58,194		47,185		55,243		13,147					
Total past due and nonaccrual loans and leases.....		88,283		208,837		103,571		136,130		51,425					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		8,087		12,647		10,849		13,466		51					
Total restructured loans and leases .....		8,087		12,647		10,849		13,466		51					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		810		29		621		31		0					
Other real estate owned.....		462		5,452		10,593		6,935		1,805					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.23	0.33	46	0.77	0.52	81	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39
90+ days past due loans and leases .....	0	0.11	24	0.02	0.12	42	0.01	0.12	31	0	0.15	22	0.04	0.17	42
Nonaccrual loans and leases.....	0.22	0.65	10	0.30	0.57	21	0.23	0.66	11	0.29	0.51	28	0.13	0.54	8
90+ days past due and nonaccrual loans and leases.....	0.22	0.82	8	0.32	0.75	12	0.24	0.85	8	0.30	0.71	14	0.17	0.75	6
30–89 days past due restructured.....	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.04	0.13	30	0.07	0.14	37	0.05	0.13	33	0.07	0.14	40	0	0.16	7
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.23	0.33	46	0.77	0.52	81	0.27	0.40	41	0.43	0.43	59	0.33	0.44	39
90+ days past due assets .....	0	0.11	23	0.02	0.12	40	0.01	0.12	30	0	0.15	19	0.04	0.18	40
Nonaccrual assets .....	0.22	0.66	10	0.30	0.58	21	0.23	0.67	11	0.29	0.53	28	0.13	0.57	7
30+ days past due and nonaccrual assets .....	0.45	1.18	10	1.09	1.32	42	0.51	1.29	12	0.72	1.19	30	0.50	1.26	7
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.12	0.50	8	0.19	0.48	13	0.14	0.52	9	0.17	0.44	15	0.08	0.48	5
90+ days past due and nonaccrual assets + other real estate owned .....	0.12	0.53	6	0.21	0.51	12	0.17	0.55	10	0.19	0.48	15	0.08	0.52	5
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.12	0.58	6	0.20	0.57	13	0.17	0.60	10	0.19	0.53	16	0.07	0.60	4
Allowance for loan and lease losses .....	14.42	69.27	2	19.46	74.58	8	18.48	66.66	6	71.12	115.41	28	17.30	118.28	3
Equity capital + allowance for loan and lease losses .....	0.68	5.03	2	1.03	4.68	8	0.91	4.97	4	1.03	4.28	11	0.36	4.79	4
Tier 1 capital + allowance for loan and lease losses .....	1.32	5.96	4	2.12	5.89	12	1.79	6.05	10	2.25	5.65	18	0.68	6.16	5
Loans and leases + other real estate owned .....	0.23	0.97	5	0.33	0.91	10	0.29	0.97	9	0.33	0.85	12	0.14	0.96	4

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.26	0.31	53	0.93	0.48	86	0.30	0.39	48	0.53	0.38	75	0.31	0.42	43
	90+ days past due .....		0	0.13	35	0.02	0.12	52	0.01	0.16	45	0	0.16	33	0.04	0.22	49
	Nonaccrual.....		0.23	0.76	12	0.31	0.54	28	0.22	0.76	13	0.28	0.46	37	0.11	0.57	9
Commercial and industrial	30–89 days past due .....		0.28	0.22	69	0.27	0.36	45	0.44	0.23	81	0.26	0.31	51	0.55	0.30	82
	90+ days past due .....		0	0.02	15	0	0.03	34	0	0.03	16	0	0.05	14	0.02	0.05	58
	Nonaccrual.....		0.33	0.69	31	0.56	0.90	31	0.49	0.75	42	0.60	0.83	45	0.35	0.76	33
Individuals	30–89 days past due .....		0.19	0.53	26	0.59	0.84	33	0.27	0.83	18	0.46	0.83	30	0.18	0.84	17
	90+ days past due .....		0	0.11	20	0	0.15	41	0.01	0.14	44	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.03	0.22	32	0.01	0.19	25	0.04	0.28	31	0.03	0.17	33	0.04	0.23	30
Depository institution loans	30–89 days past due .....			0.01			0.01			0			0				0
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due .....		0.15	0.17	69	0.31	0.35	67	0.13	0.17	69	0.07	0.24	58	0.15	0.17	67
	90+ days past due .....		0	0	44	0.18	0.02	90	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.04	0.44	53	0.01	0.76	50	0.21	0.49	57	0.01	0.67	44	0	0.75	23
Foreign governments	30–89 days past due .....			0.03			10.34			0			0.07				0.01
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.04			0.05			0.09			0.03				0.06
Other loans and leases	30–89 days past due .....		0.02	0.13	48	0.47	0.26	76	0	0.18	31	0.04	0.20	43	0.18	0.17	66
	90+ days past due .....		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.05	0.15	52	0	0.13	16	0.04	0.15	52	0	0.13	36	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	0.14	0.47	16	0.88	0.73	72	0.16	0.65	10	1	0.67	77	0.39	0.71	26
	90+ days past due .....	0	0.28	38	0.05	0.24	58	0	0.33	35	0.01	0.31	37	0.11	0.46	58
	Nonaccrual .....	0.23	0.88	13	0.59	0.79	45	0.34	0.89	19	0.56	0.73	47	0.17	0.86	14
Revolving	30–89 days past due .....	0.33	0.31	62	1.29	0.50	91	0.56	0.48	58	0.81	0.45	83	0.87	0.50	83
	90+ days past due .....	0	0.03	32	0.02	0.03	68	0	0.03	30	0.28	0.05	90	3.96	0.05	98
	Nonaccrual .....	0.43	1.31	28	2.23	1.07	82	0.74	1.13	50	2.70	1	84	0	1.17	4
Closed-end	30–89 days past due .....	0.13	0.48	15	0.86	0.76	66	0.15	0.65	8	1.01	0.70	76	0.37	0.75	25
	90+ days past due .....	0	0.31	43	0.05	0.27	60	0	0.38	36	0	0.35	33	0	0.53	16
	Nonaccrual .....	0.23	0.85	16	0.53	0.77	42	0.32	0.87	21	0.49	0.70	42	0.17	0.84	16
Junior lien	30–89 days past due .....	0	0.01	29	0.04	0.02	71	0	0.02	35	0.03	0.02	61	0.01	0.03	28
	90+ days past due .....	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0	0.05	18	0.01	0.05	22	0	0.04	16	0	0.04	20	0	0.06	21
Commercial real estate	30–89 days past due .....	0.35	0.22	77	1	0.28	95	0.40	0.26	72	0.31	0.18	81	0.30	0.17	79
	90+ days past due .....	0	0.02	58	0	0.01	53	0.02	0.02	75	0	0.03	19	0.02	0.03	62
	Nonaccrual .....	0.23	0.62	22	0.18	0.32	38	0.15	0.62	15	0.16	0.23	43	0.08	0.28	25
Construction and development	30–89 days past due .....	0.25	0.22	72	3.45	0.32	97	0.76	0.28	82	0.80	0.28	84	0.39	0.21	75
	90+ days past due .....	0	0.01	76	0	0.01	32	0.01	0.01	81	0	0.02	33	0.05	0.02	82
	Nonaccrual .....	0.08	0.50	45	0.05	0.24	38	0.06	0.41	39	0.06	0.20	44	0.09	0.19	47
1–4 family	30–89 days past due .....	0.20	0.03	90	0.41	0.06	94	0.34	0.03	95	0.62	0.06	96	0.22	0.06	86
	90+ days past due .....	0	0	44	0	0	41	0.01	0	88	0	0	41	0.05	0	97
	Nonaccrual .....	0.05	0.02	81	0	0.03	30	0.05	0.03	81	0	0.02	30	0.06	0.02	78
Other	30–89 days past due .....	0.05	0.16	50	3.05	0.24	96	0.42	0.22	77	0.18	0.20	70	0.17	0.13	70
	90+ days past due .....	0	0	82	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.03	0.43	37	0.05	0.18	47	0.01	0.35	31	0.06	0.17	50	0.02	0.15	41
Multifamily	30–89 days past due .....	1.66	0.08	98	0	0.10	22	0	0.09	22	0	0.08	19	0.47	0.10	92
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	19	0	0.06	19	0.02	0.11	45	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.14	0.20	47	0.30	0.27	61	0.35	0.23	72	0.21	0.14	75	0.24	0.17	71
	90+ days past due .....	0	0.02	62	0	0.02	62	0.03	0.02	77	0	0.03	22	0	0.03	21
	Nonaccrual .....	0.34	0.78	28	0.29	0.37	50	0.22	0.80	19	0.25	0.28	48	0.08	0.30	20
Owner Occupied	30–89 days past due .....	0.13	0.06	82	0.14	0.11	67	0.14	0.07	78	0.07	0.07	59	0.16	0.09	73
	90+ days past due .....	0	0	73	0	0.01	72	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.11	0.32	23	0.01	0.20	14	0.07	0.27	20	0.05	0.16	27	0.07	0.17	32
Other	30–89 days past due .....	0.01	0.12	30	0.15	0.14	62	0.21	0.14	72	0.14	0.07	78	0.08	0.07	67
	90+ days past due .....	0	0.01	68	0	0.01	35	0.03	0.01	83	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.23	0.40	42	0.27	0.16	76	0.14	0.44	32	0.20	0.10	78	0.01	0.13	19
Farmland	30–89 days past due .....	0.03	0.13	62	0.28	0.32	61	0.07	0.11	67	0.07	0.23	54	0.08	0.25	50
	90+ days past due .....	0	0.01	45	0.12	0.01	91	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.12	1.14	45	0	1.10	19	0.24	1.13	45	0	0.84	38	0.05	1.23	40
Credit card	30–89 days past due .....	0.01	0.75	13	0.33	1.31	14	0.07	0.95	16	0.15	1.19	13	0.16	1.22	14
	90+ days past due .....	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual .....	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	3,730,117	3,722,544	3,726,711	3,829,265	2,115,197										
Retained earnings .....	2,596,144	2,240,915	2,508,370	2,140,968	1,937,316										
Accumulated other comprehensive income (AOCI) .....	766	-2,703	769	602	310										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	6,327,027	5,960,756	6,235,850	5,970,835	4,052,823										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	3,287,624	3,289,354	3,289,980	3,292,136	1,927,631										
Accumulated other comprehensive income-related adjustments .....	766	-2,703	769	602	310										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,038,637	2,674,105	2,945,101	2,678,097	2,124,882										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	3,038,637	2,674,105	2,945,101	2,678,097	2,124,882										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	3,038,637	2,674,105	2,945,101	2,678,097	2,124,882										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	96,619	116,615	105,476	87,469	86,440										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	96,619	116,615	105,476	87,469	86,440										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	96,619	116,615	105,476	87,469	86,440										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,135,256	2,790,720	3,050,577	2,765,566	2,211,322										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	34,671,317	31,374,187	33,761,760	28,990,935	22,693,584										
Less: Deductions from common equity tier 1 capital .....	3,287,624	3,184,172	3,289,980	3,292,136	1,927,631										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	31,383,693	28,190,015	30,471,780	25,698,799	20,765,953										
Total risk-weighted assets .....	20,809,787	21,786,833	21,431,745	21,776,813	13,017,748										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	14.60	12.54	82	12.27	11.59	71	13.74	12.35	77	12.30	12.11	57	16.32	12.09	88
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	14.60	13.31	77	12.27	12.25	60	13.74	13.08	70	12.30	12.78	46	16.32	12.85	85
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	15.07	15.37	50	12.81	14.01	32	14.23	15.23	36	12.70	14.36	20	16.99	14.45	82
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.68	9.15	70	9.49	9.43	55	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		324,445			323,610			324,423			322,065			260,433		0.26	33.51

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue .....	2.23			2.84			2.84			7.32			4.86					
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	9.70	11	43	10.78	11.59	45	9.95	11.03	44	11.65	11.51	47	11.78	10.22	55			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	7,313		2,721		8,749		2,937		3,412
Real estate loans.....	6,894		2,697		8,131		2,913		3,354
Commercial and industrial loans .....	419		24		618		24		58
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	0		0		0		0		0
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	7,313		2,721		8,749		2,937		3,412
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0	0.69	33	0	0.99	31	0	0.87	31
Cost: Interest-bearing deposits.....		0.13			0.79			0.42	
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....		0.37			4.10			5.18	
Commercial and industrial loans .....		1.94			0.37			0.64	
Foreign governments and institutions .....		0			0			0	
<b>Growth Rates</b>									
Net loans and leases.....	168.76	-6.17	96	-17.42	12.26	13	197.89	-2.40	97
Total selected assets.....	168.76	-2.56	96	-17.42	7.32	23	197.89	2.04	97
Deposits .....		2.95			13.75			3.46	
									10.36
									5

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities .....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Retained credit exposure .....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance) .....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities .....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables .....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables .....								
Auto loans and other consumer loans .....								
Commercial and industrial loans .....								
All other loans and leases .....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	44,000	94,112	351,213	551,730	101,000	-53.25	-72.93
Dividends .....	44,000	94,112	351,213	551,730	101,000	-53.25	-72.93
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	4	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	4	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	44,000	94,112	351,213	551,734	101,000	-53.25	-72.93
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	3	6	21	27	30	-50.00	-62.50
Total operating income .....	44,003	94,118	351,234	551,761	101,030	-53.25	-72.93
<b>Operating Expenses</b>							
Personnel expenses .....	3,406	3,444	12,710	10,606	10,488	-1.10	28.43
Interest expense .....	0	1,500	5,498	1,000	0	-100.00	
Other expenses .....	98	119	1,391	7,422	538	-17.65	-50.75
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,504	5,063	19,599	19,028	11,026	-30.79	22.90
Income (loss) before taxes .....	40,499	89,055	331,635	532,733	90,004	-54.52	-74.64
Applicable income taxes (credit) .....	-169	-899	-7,202	-2,856	-2,834		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	40,668	89,954	338,837	535,589	92,838	-54.79	-74.69
Equity in undistributed income of subsidiaries .....	92,641	40,893	190,067	-203,037	228,974	126.54	
Bank subsidiaries .....	92,641	40,893	190,067	-203,037	228,974	126.54	
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	133,309	130,847	528,904	332,552	321,812	1.88	93.34
<b>Memoranda</b>							
Bank net income .....	136,641	135,005	541,280	348,693	329,974	1.21	93.01
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		6,197,567	99.61	5,952,283	99.47	6,104,929	99.58	6,007,554	4,036,370	4.12	82.74
Common and preferred stock .....		6,197,567	99.61	5,952,283	99.47	6,104,929	99.58	6,007,554	4,036,370	4.12	82.74
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	0
Securities .....		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution .....		2,656	0.04	15,012	0.25	7,246	0.12	73,440	2,071	-82.31	-76.57
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	0
Intangible assets .....		3,983	0.06	7,405	0.12	3,983	0.06	7,405	3,983	-46.21	0.00
Other assets .....		17,640	0.28	9,362	0.16	14,511	0.24	9,423	10,400	88.42	-82.27
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total assets .....		6,221,846	100.00	5,984,062	100.00	6,130,669	100.00	6,097,822	4,052,824	3.97	77.45
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	0
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0
Commercial paper .....		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures .....		0	0	125,585	2.10	0	0	125,804	0	-100.00	
Other liabilities .....		0	0	2,902	0.05	0	0	1,183	0	-100.00	
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	-100.00
Total liabilities .....		0	0	128,487	2.15	0	0	126,987	0	-100.00	-100.00
Equity Capital .....		6,221,846	100	5,855,575	97.85	6,130,669	100	5,970,835	4,052,824	6.26	77.81
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	0
Common stock .....		92,929	1.49	92,652	1.55	92,571	1.51	94,746	69,847	0.30	33.56
Common surplus .....		3,637,189	58.46	3,629,893	60.66	3,634,140	59.28	3,734,519	2,045,351	0.20	79.63
Retained earnings .....		2,490,962	40.04	2,135,733	35.69	2,403,189	39.20	2,140,968	1,937,316	16.63	77.53
Accumulated other comprehensive income .....		766	0.01	-2,703	-0.05	769	0.01	602	310		-64.14
Other equity capital components .....		0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....		6,221,846	100.00	5,984,062	100.00	6,130,669	100.00	6,097,822	4,052,824	3.97	77.45
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	-100.00
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	-100.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	0

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	8.60	12.54	20	8.86	3.93	82	9.58	7.29	72	7.48	9.68	19	8.14	10.40	24
Bank net income / Average equity investment in banks .....	8.89	12.55	19	9.03	4.73	78	8.95	7.45	65	7.80	10.51	16	8.42	11.19	22
Nonbank net income / Average equity investment in nonbanks .....		12.53			5.73			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	102.50	95.97	57	103.18	95.67	35	102.34	88.16	47	104.85	82.22	65	102.54	82.56	50
Nonbank net income / Parent net income .....	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	17.74	2	2.19	19.50	14	0	20.06	3	2.13	20.43	14	0	20.88	1
Total debt / Equity capital .....	0	11.90	11	2.14	13.54	32	0	14.41	10	2.11	14.31	32	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.30	7	2.14	15.86	18	0	16.67	6	2.11	16.36	17	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.02	11	2.14	13.93	32	0	14.68	10	2.11	14.56	32	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	12	11	2.14	13.68	32	0	14.52	10	2.11	14.51	32	0	14.81	15
Long-term debt / Equity capital .....	0	11.33	11	2.14	12.46	33	0	13.56	10	2.11	13.04	33	0	13.37	15
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....		35.48		71.59	27.67	85	0	34.67	10	71.35	28.44	87	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	99.61	102.85	29	101.65	103.91	38	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31
Total investment in subs / Equity capital .....	99.61	108.21	22	101.65	111.18	30	99.58	110.16	19	100.61	111.07	28	99.59	112.48	20
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.05	0.22	29	0.18	1.22	37	-0.05	0.47	30	0.11	0.36	42	-0.05	0.35	29
Equity investment in subs – equity cap / Net income-div (X) .....		0.74		0.28	2.81	16		1.82		0.18	1.22	14		1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	97.02	111.20	43	203.91	154.20	71	191.88	136.59	80	382.09	177.68	91	99.37	162.34	21
Cash from ops + noncash items + op expense / Op expense + dividend .....	97.59	98.58	44	214.28	176.81	66	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	97.59	85.35	52	-13.87	90.08	16	83.20	134.08	17	151.77	116.34	76	107.85	103.19	61
Pretax operating income + interest expense / Interest expense .....		1,142.88		6,037	2,355.68	89	6,131.92	2,016.32	88	53,373.30	1,968.54	96		2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,357.31		6,037	1,688.78	90	6,131.92	1,539.23	92	53,373.30	1,632.83	98		1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends .....	96.63	117.86	44	210.43	186.57	69	195.86	150.43	75	424.74	210.80	89	97.07	188.90	15
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		33.13			20.55			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.04	3.97	32	0.25	2.60	39	0.12	3.85	34	0	2.64	28	0	2.61	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.05			0.15			0.10			0.04	
Nonaccrual .....					1.22			1.57			1.03			0.54	
Total .....					1.27			1.72			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	111.97	74.87	79	48.05	61.08	45	51.30	81.10	27	24.07	57.84	20	112.08	57.26	92
Dividends declared / Net income .....	34.16	23.13	69	33.03	81.32	24	32.86	42.29	37	38.76	33.08	58	32.33	27.33	58
Net income – dividends / Average equity.....	5.66	9.52	20	5.94	0.55	86	6.43	4.14	79	4.58	6.46	22	5.51	7.33	26
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	96.63	101.14	47	217.74	182.33	65	202.05	132.17	73	428.03	178.13	89	97.07	157.73	25
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	96.63	128.99	39	217.74	229.19	63	202.05	174.85	68	428.03	260.40	83	97.07	215.26	11
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	32.20	30.63	51	69.71	123.04	32	64.89	60.28	53	158.23	66.55	96	30.61	60.71	20
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	32.20	33.49	49	69.71	148.03	31	64.89	62.88	50	158.23	69.36	95	30.61	63.43	18
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.99	58.57	91	99.99	62.43	89	99.99	69.76	92	99.99	67.32	95	99.97	65.18	89
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.99	71.70	86	99.99	76.26	79	99.99	82.20	88	99.99	78.80	92	99.97	74.20	84
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	60	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	10.59	21	0	9.13	20	0	4.70	16	0	7.29	22	0	7.64	14
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		29.59		0	30.31	10		27.08		0	28.33	11		26.53	